

What you need to know about your **FEDERAL GOVERNMENT PAYMENT**

Social Security

Veterans Affairs

**Office of Personnel
Management**

Railroad Retirement Board

Paying Agencies

Social Security: 800-772-1213
Veterans Affairs: 800-827-1000
Office of Personnel Management: 888-767-6738
Railroad Retirement Board: 800-808-0772
(or call your local RRB office)



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The way you receive your Federal government payment is due for a change.

You may have heard about a new law that says the Federal government will issue most of its payments by electronic deposit - usually known as Direct Deposit. It aims to enroll people who receive their Federal payments by check in this program by January 2, 1999. These payments include Social Security, Supplemental Security Income, veterans, civil service and railroad retirement payments.*

If you choose not to take advantage of Direct Deposit, however, you will continue to receive your check as you do today. *Most important, you don't have to take any action now.*

This brochure describes some of the ways you can get your government payment and what the new law may mean for you.

Why use direct deposit?

Direct Deposit is a safe and convenient way to receive your Federal government payment. With Direct Deposit, your money is sent automatically to your account at your bank, credit union or savings and loan. It's available to you on your regular payment date, and you don't have to

worry about your check being stolen, lost or misplaced. Even if you're out of town, sick or too busy to make it to your bank, credit union or savings and loan, your money is still deposited into your account.

What should you do now?

- **If you don't have a checking or savings account, *you can wait.*** Look for more information later in 1998 about a new low-cost account that may be the best choice for you. **Or...**
- **Consider opening an account** and signing up for Direct Deposit. Most financial institutions offer a variety of accounts, some with little or no fees. Look for one that meets your needs.
- **If you already have a checking or savings account,** you can choose the convenience of Direct Deposit. Just ask your bank, credit union or savings and loan to sign you up. Direct Deposit should be available at no additional cost to you.

If Direct Deposit would cause difficulty for you, you can continue to receive your money by check. Whatever choice you make, your payments will continue to be made on time and without interruption.

You will get more information later this year about this improved way to get your government payment. And remember, you don't have to take any action now. In the meantime, if you have questions, please contact the agency that pays you. Agency telephone numbers are listed on the back of this brochure.

*Tax refunds are not affected by the new law.